

Converting eligible consumer checks
Creating electronic file for converted items (Company Remittance
Depositing ineligible, paper checks at bank Processing Center)
Managing storage & retrieval of images)
Managing storage & retrieval of images)
ACH Returns)
Files)

processed at lockbox

or company)

(Financial Institution handles:

- ACH file processing and settlement
  - Account maintenance
    - Returns handling
- •Customer service)

